

Information to identify the case:

Debtor 1	<u>William B. Kelly</u>	Social Security number or ITIN	xxx-xx-9200
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Danielle Kelly</u>	Social Security number or ITIN	xxx-xx-9083
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-25056-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William B. Kelly

Danielle Kelly

3/17/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
William B. Kelly
Danielle Kelly
Debtors

Case No. 17-25056-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 17, 2023

User: auto
Form ID: 3180W

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Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ William B. Kelly, Danielle Kelly, 12260 Roth Drive, Irwin, PA 15642-2977
14747690	+ Chestnut Hills Dental, 8775 Norwin Avenue, Suite 100, Irwin, PA 15642-7705
14747692	Citi, PO Box 90010377, Louisville, KY 40290
14747695	+ Dell, PO Box 640, Carol Stream, IL 60132-0640
14747696	+ Discover, PO Box 742655, Cincinnati, OH 45274-2655
14747697	+ Disney Movie Club, PO Box 758, Neenah, WI 54957-0758
14747699	+ Harley Davidson Credit Corp, Dept. 15129, Palatine, IL 60055-0001
14747702	+ Kohl's, PO Box 983, Milwaukee, WI 53201-0983
14747704	Norine Kelly, 18-D Carothers Drive, Monroeville, PA 15146

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 18 2023 03:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 17 2023 23:46:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 18 2023 03:37:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 17 2023 23:46:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	Mar 18 2023 03:37:00	Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853, Arlington, TX 76096-3853
14763319	EDI: PHINAMERI.COM	Mar 18 2023 03:37:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
15254074	Email/Text: BKBCNMAIL@carringtonms.com	Mar 17 2023 23:46:00	CARRINGTON MORTGAGE SERVICES, LLC, 1600 S DOUGLASS RD, ANAHEIM, CA 92806-5948
14747686	+ EDI: CAPITALONE.COM	Mar 18 2023 03:37:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14773554	Email/PDF: bncnotices@becket-lee.com	Mar 17 2023 23:48:23	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14747691	+ EDI: CITICORP.COM	Mar 18 2023 03:37:00	Citi, PO Box 9001037, Louisville, KY 40290-1037

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14781810	+ EDI: CITICORP.COM	Mar 18 2023 03:37:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14747693	+ EDI: WFNNB.COM	Mar 18 2023 03:37:00	Comenity, PO Box 659819, San Antonio, TX 78265-9119
14747694	EDI: WFNNB.COM	Mar 18 2023 03:37:00	Comenity/Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728
14753962	EDI: DISCOVER.COM	Mar 18 2023 03:37:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14747698	+ EDI: PHINAMERI.COM	Mar 18 2023 03:37:00	GM Financial, PO Box 78143, Phoenix, AZ 85062-8143
14752033	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Mar 17 2023 23:46:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14747700	+ EDI: CITICORP.COM	Mar 18 2023 03:37:00	Home Depot, PO Box 9001010, Louisville, KY 40290-1010
14747701	+ EDI: RMSC.COM	Mar 18 2023 03:37:00	JC Penney/Synchrony Bank, PO Box 960090, Orlando, FL 32896-0090
14747688	EDI: JPMORGANCHASE	Mar 18 2023 03:37:00	Chase, PO Box 78420, Phoenix, AZ 85062
14747689	EDI: JPMORGANCHASE	Mar 18 2023 03:37:00	Chase/Amazon, PO Box 1423, Charlotte, NC 28201
14772244	EDI: JPMORGANCHASE	Mar 18 2023 03:37:00	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
14781170	Email/PDF: resurgentbknotifications@resurgent.com	Mar 17 2023 23:48:18	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14775366	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 17 2023 23:46:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14748946	+ EDI: RECOVERYCORP.COM	Mar 18 2023 03:37:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14777863	EDI: Q3G.COM	Mar 18 2023 03:37:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14783180	EDI: Q3G.COM	Mar 18 2023 03:37:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14777864	EDI: Q3G.COM	Mar 18 2023 03:37:00	Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
14783179	EDI: Q3G.COM	Mar 18 2023 03:37:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14747705	+ EDI: RMSC.COM	Mar 18 2023 03:37:00	Toys-R-Us, PO Box 530938, Atlanta, GA 30353-0938
14747706	EDI: USBANKARS.COM	Mar 18 2023 03:37:00	US Bank, PO Box 790408, Saint Louis, MO 63179
14771457	EDI: USBANKARS.COM	Mar 18 2023 03:37:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108

TOTAL: 31

BYPASSED RECIPIENTS**The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a**

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CARRINGTON MORTGAGE SERVICES, LLC
cr		Harley-Davidson Credit Corp
cr		JPMorgan Chase Bank, National Association
cr		JPMorgan Chase Bank, National Association C/O Carr
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14791276	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
14747687	*+	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14747703	*+	Kohl's, PO Box 983, Milwaukee, WI 53201-0983
14775367	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

TOTAL: 4 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Harley-Davidson Credit Corp bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Debtor William B. Kelly chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com
Christopher M. Frye	on behalf of Joint Debtor Danielle Kelly chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com
Jerome B. Blank	on behalf of Creditor JPMorgan Chase Bank National Association jblank@pincuslaw.com
Mario J. Hanyon	on behalf of Creditor JPMorgan Chase Bank National Association C/O Carrington Mortgage Services, LLC wbefc@brockandscott.com, mario.hanyon@brockandscott.com
Michael J Shavel	on behalf of Creditor JPMorgan Chase Bank National Association mshavel@hillwallack.com, ldejesus@hillwallack.com;lharkins@ecf.courtdrive.com;mshavel@ecf.courtdrive.com;aemberger@ecf.courtdrive.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 8